

DEFENDANTS' EXHIBIT 63

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Filename: EX 54 55 ANSWR Jan 22 2021
Katey and Javier on Lou Dobbs 10_.pdf



Javier Torres <jtorres@mediaeffective.com>

I. Dobbs Recording for Approval to start 2.1

1. Usage

Javier Torres <jtorres@mediaeffective.com>

Fri, Jan 22, 2021 at 1:13 PM

To: Katey Kana <kkana@nria.net>, Patryk Golaszewski <PGolaszewski@nria.net>

Katey;

Attached is Lou Dobbs recording. I just received your email about the 1-800-800-1695 phone number. This recording was done with that number. We'll wait to see if your test is successful and you're ok to start running on 2/1.

Also, for the second script, I see the table you sent on Targeted Returns and I think it will help, but I think what he needs is an example/explanation in very simple words of how the guaranteed 10% returns work. Maybe something like the below perhaps on company letterhead or something official.

If a client invests \$100,000 with NRIA then:

- Client will receive at least \$10,000 in returns.
- This \$10,000 is the result of an annualized 10% return.
- The \$10,000 will be paid to the client in advance every month in equal payments according to the duration of the investment project.
- For Example: If a client invests \$100,000 and the duration of the project is 20 months, the client will receive \$500 every month. $\$500 \times 20 \text{ months} = \$10,000$ or 10% of the \$100,000 investment.
- The client will begin receiving his \$500 every month at the date determined in the contract and ahead of ...
- At the end of the 20 months the client receives his original investment of \$100,000. In all the client will receive \$110,000.
- As the attached Table on targeted Return shows we have different investments with different returns.

Of course I'm not sure about the numbers, timing, etc., here, but I believe that an "official" and easy to understand explanation enriched by the investor's language you use will make him feel more comfortable to mention the "guaranteed 10%"

Thanks,

Javier Torres
Director Media Effective

NRIA-Lou Dobbs-Script#1-2.1.21.mp3
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